

Document Page 1 of 4
UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:
Sandra R. Hankins

Case No.: 20-13929
Judge: Sherwood
Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by _____ ,
creditor,

A hearing has been scheduled for _____ , at _____ .

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____ , at _____ .

- ☒ Response to Notice of Final Cure Payment filed by the Mortgage

Bank, I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☒ Payments have been made in the amount of \$9,165.98, but have not
been accounted for and my property taxes have not been paid as was required
by the mortgage bank. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 3/26/2025

/s/Sandra R. Hankins
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Date	Check Num	Name of P;	Description	Payment A	Total
#####	878873	NEWREZ LI	PRINCIPAL	\$420.36	#####
#####	877091	NEWREZ LI	PRINCIPAL	\$489.35	#####
#####	875375	NEWREZ LI	PRINCIPAL	\$489.34	#####
#####	873687	NEWREZ LI	PRINCIPAL	\$489.34	#####
#####	871861	NEWREZ LI	PRINCIPAL	\$489.35	#####
#####	870088	NEWREZ LI	PRINCIPAL	\$481.53	#####
#####	868153	NEWREZ LI	PRINCIPAL	\$481.53	#####
#####	866541	NEWREZ LI	PRINCIPAL	\$481.53	#####
#####	864635	NEWREZ LI	PRINCIPAL	\$481.53	#####
#####	863031	NEWREZ LI	PRINCIPAL	\$481.53	#####
#####	861194	NEWREZ LI	PRINCIPAL	\$481.53	#####
#####	859401	NEWREZ LI	PRINCIPAL	\$482.68	#####
#####	857609	NEWREZ LI	PRINCIPAL	#####	#####
#####	852054	NEWREZ LI	PRINCIPAL	#####	#####

Date	Check Num	Name of P;	Description	Payment A	Total
#####	879022	SPECIALIZE	PRINCIPAL	\$39.62	\$789.58
#####	877238	SPECIALIZE	PRINCIPAL	\$46.13	\$749.96
#####	875515	SPECIALIZE	PRINCIPAL	\$46.12	\$703.83
#####	873829	SPECIALIZE	PRINCIPAL	\$46.13	\$657.71
#####	872021	SPECIALIZE	PRINCIPAL	\$46.13	\$611.58
#####	870234	SPECIALIZE	PRINCIPAL	\$45.39	\$565.45
#####	868321	SPECIALIZE	PRINCIPAL	\$45.39	\$520.06
#####	866673	SPECIALIZE	PRINCIPAL	\$45.39	\$474.67
#####	864798	SPECIALIZE	PRINCIPAL	\$45.39	\$429.28
#####	863150	SPECIALIZE	PRINCIPAL	\$45.39	\$383.89
#####	861346	SPECIALIZE	PRINCIPAL	\$45.39	\$338.50
#####	859534	SPECIALIZE	PRINCIPAL	\$45.50	\$293.11
#####	858476	SPECIALIZE	PRINCIPAL	\$130.61	\$247.61
#####	852938	SPECIALIZE	PRINCIPAL	\$117.00	\$117.00